



# THE CHAMPION CHRONICLE

VOLUME 20

CHAMPION, ALBERTA THURSDAY, JUNE 23RD 1923

NUMBER 26

## McIntyre & Company

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"Your Hardware Merchants"  
AND WESTINGHOUSE DEALER

### CARMANGAY HONORS REV. & MRS. H. G. SMITH

United Church Pastor Leaves  
The End Of June For New  
Charge At Veteran, Alta.

The United church was filled to capacity last Thursday evening when members of the church and friends, gathered at a farewell social in honor of Rev. and Mrs. H. G. Smith who are leaving for Veteran at the end of the month.

The evening's entertainment was arranged by the Ladies' Aid and included the following fine program:

A sketch by the junior C. G. I. T. group, song by Hobby Miller; piano forte by Mrs. J. A. McLean; solo by Mrs. Leonard; violin selection, G. L. Robinson; reading, Mary Wilson; a festival prize-winning play by the children of Prairieville school, directed by the teacher, Miss Irene Smith.

Mrs. Edith Folck, who acted as chairman on behalf of the Ladies' Aid and C. W. Folk, from the church board, voiced the appreciation of their organizations for the work done by Mr. Smith in his efforts to make re-grettable his departure, wished them every success in their new field.

On behalf of the gathering, Mr. Folk then presented Mr. Smith with a well filled purse. Thinking that it was acceptable for a man to dress himself and family, Mr. Smith urged the audience to hold fast their interest in things spiritual as the only way to live a complete life.

Miss Laura Donaldson presented at the end of the community singing which was enjoyed at intervals throughout the evening. A delicious luncheon was served by the ladies during the social hour.

A transient, who was picked up in Vulcan on Saturday last, was present with the members of Dr. Duncan's sketch, of which no trace has been found, was brought before Magistrate F. G. Beaumont on Monday and remanded for eight days. The suspect, who is a drug addict, was given a ride by Dr. Dimock on his way to Carmangay.

### YOUR FILMS AND NEGATIVES DEVELOPED DOUBLE SIZE

50c PER ROLL,  
8 PRINTS  
VANCOUVER PHOTO  
SUPPLY Ltd. 2325 4th,  
Ave. W. Vancouver, B. C.

Following is the moisture for the district as recorded by the Weather Service:

From April 1st in each year.  
Long time ave. June 22 615  
Last year 455  
This year to June 22 380

**DISTILLATE**  
(41-43 gravity)  
10c per GALLON  
(PLUS TAX)

**HUFF REFINERY CO.**  
Lethbridge, Alberta

**PICTURE  
BUTTE WINS  
2-0**

Before one of the best crowds of the season, Picture Butte slipped over a two run margin on the local team here Sunday. With both teams running neck and neck on what basis play, save the fact of an interesting game, Picture Butte had no walk away at any time during the game, Champion just failing to click on several occasions. Roy Robinson, hurler for the locals, was the star of the game, giving his best, unfortunately, a few wild spots developed in the play which gave Picture Butte the chance to score. Champion collected six hits of Watson, but they were not real thrillers and the visitors had little difficulty in picking them off.

### CHAMPION 17 ARROWWOOD 6

The Champion ball team paid a friendly game Wednesday evening, defeating the northern club 17 to 6.

The Arrowwood team is playing a return game here on Friday evening at 6:15.

Dominion Day, July 1st, being on Friday of next week, there will be no half holiday on Wednesday, June 20th.

## EXTRA VALUES IN GROCERIES

### FOR THIS WEEK

Strawberries, per box	10c
Sliced Pineapple, per tin	10c
Gallon glass jars of Dill Pickles, each	89c
Pork and Beans, 3 cans for	25c
Malkin's Best pure strawberry jam, 4 lb. pail	63c
Regal Brand Skim Cheese, 2 lb. boxes each	49c
California oranges, 2 and a half dozen	49c
Hot House Tomatoes, per pound	15c
New Carrots, 2 bundles,	15c
Quaker Corn Flakes, 3 boxes	25c
Fine quality Ontario Cheese, per pound	28c
White Vinegar, double strength, per gallon	65c
Lunch Tongue, 12 oz. cans, each	29c
Burn's pure lard, 5 pounds	79c

Phone 34 McCULLOUGH BROS. Phone 34

CHAMPION, ALBERTA

### LOCALS

Mrs. F. C. Alcock, Mrs. E. M. Bealbie and Mr. Mrs. G. E. Voisey were among the visitors to the local Conference held in Edmonton last week. In the handicraft exhibit, Mrs. Voisey won a prize on a quilt entry.

A. McDonald, well known local rancher, has been appointed as one of the judges at the Calgary Exhibition.

The Ladies' Aid of Champion United Church is holding a Bazaar and Supper on Saturday, June 25th, beginning at 3 p. m. There will be sale of the usual assortment of home-made delicacies.

### ESTEEMED OLD-TIMER CALLED BY DEATH

Death claimed an old-timer of the Carmangay district, midnight last Friday, when William C. White had passed away. Mr. White had been ill about a week, having been ill for some weeks and was taken to the hospital only a few days before his death.

Born in Norwich, England, 68 years ago, Mr. White went to Iowa, U. S. A. in 1880, and to Alberta in 1890. After taking up land west of Carmangay and has resided in the district ever since. He was keenly interested in all efforts toward local improvement and gave much time to the promotion of local sports. He leaves behind him his widow, one daughter, Mrs. Leonard McDaniel, and one son, Clarence William, who is in business in Carmangay, and there are grandchildren.

The funeral was held in the United Church, with the Rev. H. G. Smith officiating, the pallbearers being: T. A. Knight, Chas. Folk, E. Nowlin, R. G. McLean, J. Atkinson, H. Sturges. The large number of friends and neighbors bore silent tribute to the esteem in which the deceased was held in the community.

### Calgary's Famous Stampede July 11-16

Rated as one of the most spectacular and colorful shows of its kind on the Continent, the CALGARY EXHIBITION AND STAMPEDE will open its doors to the public on July 11th, 1923.

Many standard features have been added under the direction of James Sauri, Chairman of Stampede parade and Alex Ross, Vice-chairman and Harry Hart, in charge of all details. The grand parade will be the great annual attraction. Indians in picturesque native dress, hundreds of cowboys and a cowgirls, drummers, prancing horses and absurd their chuck wagons. Huge bands, depicting animals and scenes from the West, will add to the attraction along with over 1,200 horses and Mounted Police. The entire parade will cover several miles and will be led by twenty bands. Special attractive industrial floats will add color and education to the event.

### MAMMOTH PARADE

Monday morning July 11th, the mammoth parade swings d o w n the streets of Calgary. This year, PITS will be made at 3 p. m. at the Community Hall Anglican Services, Sunday 30th June.

There will be a special discount

on admission to the marriage of

Mrs. Anna Held of Lethbridge to

Clyde. This was recently announced in the Lethbridge Herald.

The annual meeting of the

Chamber of Commerce will be held

on Saturday June 24th, 1923.

Mr. Fred Goettberg entertained

at dinner on Wednesday June 13th,

the occasion being Mr. Goettberg's

birthday.

Mrs. F. C. Alcock celebrated her 74th

birthday on Saturday June 18th. Mrs.

Alcock continues to be hale and hearty and is one lady who is very proud of her advancing years.

Mrs. Johnson, of Calgary, accom-

panied by Miss Evelyn Johnson,

and Mrs. Johnson, were Sunday visitors

at the home of Mr. and Mrs. H. D. Farries.

Bert Gill returned last week from a

very enjoyable trip to the Orient.

He visited many places of interest in

including the new gold mining town of

Zedebal. Enroute home he stopped

off a few days in Edmonton to visit

his sister Mrs. H. H. Sieg.

Mr. Granin, accompanied by Mrs.

Berger, Mr. and Mrs. John Magnuson

and daughter of Lomond, left last

week for an extended tour, which will

include parts of the Orient.

They stopped to catch their Fed V8

truck to Mr. Granin's de luxe trailer that

offers many conveniences to the party.

Mrs. E. Cenulini entertained the party

at her home on Sunday evening.

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THIS FRAGRANT  
SLOW-BURNING  
DIXIE  
SAVES MONEY  
FOR YOU!



**DIXIE**  
PLUG SMOKING TOBACCO

### A Vital Issue

With the march of time and as the question becomes increasingly ventilated in the press and on the public platform evidence emerges that many conflicting viewpoints will have to be reconciled or compromised before the Canadian constitution is amended or redefined to the satisfaction of the people involved.

Until the report of the Rowell Commission on Dominion-provincial relations is published it is conceded that little action can be taken as, the country is generally of the opinion, that considerable weight will have to be given the commission's recommendations; however, they may be taken as the first steps towards the revision to be taken.

No doubt it will be some time yet before the Commission is ready to give a considered opinion on a topic of such great importance when it is remembered that widely varying opinions have been submitted to that body to date and when the fact is taken into consideration that their decisions, if implemented, would involve the future welfare of the entire nation for many years to come.

Even after the Commission has submitted its findings to Parliament there can be little doubt that some considerable time will have to be devoted before public opinion can be sufficiently crystallized to enable the representatives of the people to decide what program should be followed if the desired objectives are to be achieved.

### Must Retain Fundamentals

The course that must ultimately be pursued, if the amended constitution is to be acceptable, is a wide range of compromise. It must ensure that the new instrument is sufficiently plastic to enable it to meet future requirements in an age of changing circumstances and of rapid progress and yet must be stable enough to ensure the retention of certain well-established, fundamental democratic principles.

Having in mind these facts, and, rather, these requirements, why have so many of the best brains in the land, the Macdonalds, Dean of the Law School of Dalhousie University, cannot fail to have been impressed with the immensity of the task ahead, of the far-reaching effects of the decisions which will ultimately be made and, therefore, of the necessity of the work being placed in the hands of men who will not be swayed by political considerations of the moment, but who are capable of bringing to bear wisdom, capacity, vision and courage.

Some of the fundamental principles which underlay the act of union and which must be incorporated in a revised constitution, as Dean Macdonald says, are the preservation of minority rights and retention of provincial autonomy.

The necessity of maintaining these two important principles can readily be understood in the light of the necessity of providing for a revised constitution which will meet with the approval of all sections of the country. While in any democratic régime the will of the majority must prevail, at the same time the minority groups who have been accorded rights and privileges, and provision must be made for their continuance if harmony is to reign. When it is made abundantly clear that there is no intention of doing anything else but safeguard such rights some of the opposition to constitutional amendments will disappear automatically.

### Obstacles To Overcome

Instancing some of the problems which have to be solved before a satisfactory revision can be implemented, Dean Macdonald pointed out that there are several obstacles to be overcome before even the necessary initial amendments can be made operative.

The first is the fact that the British North America Act is a statute of the Imperial Parliament and it is impossible to change it except through that Parliament. The second is the political theory that Confederation is a contract and that, therefore, the terms can be changed only with the consent of all provinces—something far from impossible. The third is the difference of opinion regarding the method of changing act.

The third contention, basic to the question, is that amending many views which will have to be harmonized or compromised. For instance, as Dean Macdonald pointed out, there are some people who believe that Canada should get whatever amendments are required immediately. "Others would accept the power to amend the act so that amendments can be made as the act is required." Connected with this is the fact that some believe the power to amend should be acquired by Canada so that amendments could be made here while others believe the amending power should remain in London.

Enough had, however, been said to give point to the comment that the task is a big one and that many more may be reached before a revised act of union is of real import to the future welfare of the Dominion. On these results hinge the future happiness and prosperity of a young and vigorous nation and the contentment of millions now living and millions yet to be born.

### Music As Under

Music Sir Hugh Robertson told the Association of Canadian Clubs that the best "unifier" Canada could have. The distinguished adjudicator and director of the famous Orpheus Choir suggested members of Canadian Clubs throughout the Dominion might aid in the propagation of culture, a difficult problem in a new country.

Speed King (as he stowed down a hit)—"Gosh! Don't you feel glad you're alive?"

Passenger: "Glad isn't the word. I'm amazed."

### Story About A Goat

Nanny drank a pan of gasoline and then exploded. That's the story of Arnold Garlo and Melvin Miller, tenant farmers of Carlville, Ill., as they explained the fate of their pet nanny goat. The goat drank the contents of a kerosene pail and tossed the match to the ground. Nanny snuffed her whiskers ignited. Blew. Nanny doesn't live there anymore.

Judging by body measurements of over 500 women, a kitchen table should be 30 to 33 inches high, an ironing board 31 to 33 inches, a sink 31 to 32, and top shelves for china 72 to 74.

When something unusual takes place, many motorists quickly park their cars and join the crowd. The result often is a traffic jam and new hazards.

### Famous Soilless Farm

#### Has Produced Its Fourth Successful Crop On Wake Island

Wake Island's famous soilless farm, built to propagate fresh vegetables for maintenance men and scientific Clipper passengers and crew members making a scheduled stop there on their flights across the Pacific, already has produced its fourth successful crop. Pan American Airways reports.

During the first ten days of May, 33 pounds of tomatoes, 20 pounds of lettuce, 20 pounds of string beans, 15 pounds of squash and 44 pounds of corn were harvested from the shallow water-filled trays in which the crops are grown.

Wake Island's "farm" is cultivated by a man who is a graduate of the University of California. In hydroponic farming, as the method is called, water containing essential minerals takes the place of soil. High yields of vegetables are grown in the extremely small area. Wake Island's small area and the expense of shipping or flying in food supplies make adoption of the system there imperative.

### HARD LUMPS CAME ON HER LEGS

#### Ankles and Feet Swollen With Rheumatism

Rheumatism seems this woman to be paid with humps and wrinkles and lameness. Yet, these symptoms soon disappeared, as they always will, when the right treatment is used. This letter tells you the method she used—

She was taken ill with terrible rheumatic pains in my legs. They were badly inflamed, swollen, and very painful. I had to give up all my work.

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Help improve your personality with Wrigley's Gum. Keeps your teeth and tongue sweet using healthful Wrigley's Gum. You also love the delicious refreshing flavor of Wrigley's Double Mint. Take some home today!

## WHAT HO!

By —

RICHARD CONNELL

By Arrangement With Thomas Allen, Publisher, Toronto.

CHAPTER XIII.—Continued

"I warn you, Punder, that a deterioration of character is a dangerous pastime," hissed Sir Peter. "There are laws."

"You should know all about the laws," said Ernest. "You've kept just inside long enough to know that, Sir Peter, and your fellow conspirators had sold him a property for two and a half million dollars, and I'll bet you can't kick Punder around."

Ernest began to see something quite clearly. He began to see that in that off-hand, informal way natural to the talk of Big Business, that streak of rapacious Sir Peter and his fellow conspirators had sold him a property for two and a half million dollars, and I'll bet you can't kick Punder around."

"I warn you, Punder, that a deterioration of character is a dangerous pastime," hissed Sir Peter.

"How should I know your plans?"

"I'll tell you. I expect me to believe that you haven't got wind of the fact that I'm organizing E.F. and D.S. and that means your truth."

"Never heard of it," said Sir Peter.

"Don't even know what it is."

"Pork Products and D.S. Supplies," said Punder, and when it goes through—and it is going through, 90 per cent of all the consumers of ale, bacon, ham and other staple foods in Great Britain—those conspirators will have a pay tribute to E.F. and D.S., and that means your truth."

"Really? And you wanted Purico Pork Products for a link in your chain? Sir Peter said, "Well, why didn't you come to me? I know I had a controlling interest in P.P."

"Because I knew you'd come for me," said Punder. "Well, you came for me. You had it all planned out to gain the upper hand and pinned it off on this gull," he jerked a thumb at Ernest.

"—and now that he's got P.P.—what's he going to do?"

"He's going to purify the P.P.," said Sir Peter.

"Mr. Bingley is not alone in this. He has associates—Mr. Otto G. Wyncoop—for example."

"Heh!" ejaculated Punder. "Two heads are better than one. Dashed good sausage man too."

"And," went on Sir Peter, "I have given you to understand that your unlimited capital is available in the States, and a proportion which will make your little E.F. and D.S. look like a corner grocery."

Punder said "Huh," but it was a weak and worried "Huh."

"Since Mr. Bingley has P.P. and I have your engagement, I bid you good-day," said Sir Peter and made ready to leave.

Then Ernest took the brake off his tongue.

"'Course," he said.

"'Course," said Sir Peter.

"You've made a mistake," said Ernest. "I had no intention of buying P.P. or A.B.C. whatever it is for two and a half million dollars."

"My dear Mr. Bingley," said Sir Peter, and he spoke with frigid finality, "you made a bargain, in the presence of witnesses, and I shall hold you to it. These gentlemen will testify to your bid and it's accepted."

Ernest flushed. "Two heads are better than one. Dashed good sausage man too."

He indicated that they were prepared to tell the judge and jury that Ernest was guilty of breach of promise, and assorted torts.

Then they strode out behind Sir Peter, leaving Ernest in the clutches of Hubert Punder. Ernest would have been out through the door had not Punder plugged it with his pounds.

"Talk," said Punder.

Ernest resumed his imitation of the Sioux.

"I'll say something then," said Punder. "Just two words: How much?"

Ernest was as voiceless as a newt. You can't make a newt talk, P.P., and you know it, raged Punder.

"This is just another piece of Yankee piracy. Well, speak up. What's the ransom?"

"Ernest, you don't speak up."

"You and your precious combines!"

cried Punder. "You and your unlimited capital! Going to buck me, well? You can't kick Punder around."

Ernest began to see something quite clearly. He began to see that in that off-hand, informal way natural to the talk of Big Business, that streak of rapacious Sir Peter and his fellow conspirators had sold him a property for two and a half million dollars, and I'll bet you can't kick Punder around."

"Ernest, you have made up your mind just how much you're going to hold up on me?"

"I'm not—say it," he remarked.

"A man's just old enough to laugh at his young follies and just young enough to want to repeat 'em. Pass the codded eggs, please."

The earl grinned and bowed.

"Thank you, thank you, thank you," he said, and took his place at the head of the table.

"Good—say it," he remarked.

"A man's just old enough to laugh at his young follies and just young enough to want to repeat 'em. Pass the codded eggs, please."

"My word, what's this?" he exclaimed, holding up some flat packages.

He opened the first. It contained a necklace from Rosa, the sort women buy, dove gray with lavender powder.

"A million thanks, my dear child. It's just what I needed," said the earl, and put it on at once. The second was a pair of gaudy bracelets with a cat's eye. "Many happy returns," he said.

"The codded eggs," said Ernest, and Punder.

Ernest got out a pair of words.

"No go," he said.

Punder's color went from cerise to pale.

"How much do you want?" he snarled.

"Twenty."

"Bare-faced robbery!"

"Twenty—one crook."

"Twenty."

"You're a sounder."

"Twenty."

"All right," said Mr. Punder.

Punder got up a pair of words.

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## The Chronicle

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Accounts rendered monthly.

Thursday, June 23rd 1938

## GOOD CROP PROSPECTS

Local crop reports are very promising, although some areas are quite heavily infested with grasshoppers; the general opinion is that with ample rainfall out this menace will be cut down to where the damage will not be as great as was first anticipated. Crops are growing rapidly, and with another good rain immediately, will come through with a big increase over last year.

## Dr. DAVID NICOL

DENTAL SURGEON

In Champion Friday only

ALBERTA PRO-RATING  
PLAN GIVES OIL MEN  
EQUALITY OF MARKET

In contrast with experiences in other new oil fields, producers in the Turner Valley have at all times enjoyed a good market for their products. Of course, at times the market reduced somewhat when it became necessary to expand the market for Turner Valley crude. This had to be done to meet the additional demand entailed by the growing oil field further afield. Pipe lines, railways and refiners shared the reduction with the producers. The consumer base, fitted by substantially lower prices for products.

It was inevitable that the refiner could not immediately buy all the oil the Turner Valley could produce. So purchases were at-rated to the needs of the market, but at times every producer could enjoy his fair share of the market at a fair price.

Contrast this condition with Montana where, according to F. G. Colthe, Cattlemen's Association of the State of Montana, Commissioners, who studied the situation in that state, some wells were operating at capacity and others were completely shut down because they had no market. This reflected the terrible condition existing at the time of the depression when it is possible to buy crude oil at prices much lower than were being paid to the Canadian producer.

No such situation was allowed to develop in Alberta.

## THE CHRONICLE, CHAMPION, ALBERTA

L. A. STARCK  
(LICENCED)  
REAL ESTATE  
AGENT  
CARMANGAY, ALBERTA

## CARMANGAY

Mr. and Mrs. Bert Collier, and some friends from Lethbridge were guests Sunday at the home of Sid Collier.

Miss Mildred Hovde nurse-in-training at the Holy Cross hospital, Calgary, is vacationing at the home of her parents Mr. and Mrs. A. Hovde.

Miss Elva Bowman, of Edinburgh, Indiana, arrived last week and will spend her vacation at the home of her brother and sister, Jim and Miss Mary Bowman.

Remember—Friday July 8th a big time assured for young and old, at the Carmangay Stampede, tell your friends to meet you—and enjoy the day with us.

The many friends of Mrs. C. W. Folk and Mrs. J. McNaughton, are glad they are able to be home from hospital and wish them good progress toward complete recovery.

On Thursday afternoon last, Miss Violet Cook entertained delightfully a tea, honoring Miss Mary Parker and Miss Betty Wynn who are vacationing at their home here.

The picture show this week is starring Freddie March with Carol Lombard in "Nothing Sacred". According to present plans there will be a show every Friday night.

With crop conditions looking very promising the U. G. G. elevator is being remodelled along modern lines and put in first-class shape for this year's crop.

James McNaughton went to Calgary on Friday, remaining till Monday when Mrs. McNaughton, who underwent a serious operation in the Holy Cross Hospital recently, was sufficiently recovered to return home with him.

The Carmangay Intermediate baseball team played in Lethbridge Sunday, where they played the All Stars, in a double header, tying the first game 6-6, the Carmangay boys came back with renewed vigor to chalk up a win of 13 to 7. Seven of the runs were made in the first innings, both teams played good ball, with Glen Moore making the only home run.

IN THE SHADOW OF MOUNTAIN WONDERLAND—  
NEXT TO TURNER VALLEY OIL FIELDS

## CALGARY'S 53rd ANNUAL EXHIBITION

CALGARY EXHIBITION  
AND STAMPEDE

JULY 11th to 16th, 1938

6 THRILL PACKED DAYS FOR YOUNG AND OLD—  
6 FESTIVAL DAYS OF MUSIC, DANCE, PAGEANTS, DRAMA, BINGO,  
BREAK-TAKING STAMPEDE SHOWS, BOLD-  
DARING COWBOYS COMPETING FOR CHAMPIONSHIP. FIGHTING  
CHUCK WAGON RACES, THE SWINGING COWBOY, THE STYLING  
GIRL, THE SWINGING LADY, THE INTERNATIONAL VANDELLIE ACTS  
AND WORLD-FAMOUS STARS. EXHIBITS WITH THE WEST'S FINEST LIVESTOCK,  
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BRILLIANT MIDWAY—MAMMOTH STAMPEDE PARADE,  
MONDAY. INDIANS IN FULL DRESS, COWBOYS,  
COWGIRLS, CHUCK WAGONS, SPECIAL ENTERTAINERS, PAGEANTS,  
DANCE, DRAMA, MUSIC, NIGHTS CANADA'S LARGEST FIREWORKS DISPLAY,  
7 DAYS HORSE RACING, OPENING SATURDAY, JULY 9th. SPECIAL CHILDREN'S PROGRAM Friday A. M.  
PLAN TO BE HERE THIS YEAR. SURE! LOW EXCURSION FARES ON RAILWAYS AND BUS LINES.

FOUR SEAT RESERVATIONS AND PRIZE LIST WRITE DIRECT TO:

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PACIFIC

## CARMANGAY

Mr. Collier Sr. who has been staying at the home of his son and daughter-in-law, Mr. and Mrs. Sid Collier, for the past six months, went to Lethbridge last Friday where she will visit friends. Her son, G. L. Collier of Vulcan, motored to Lethbridge, where he, accompanied by Mrs. Sid Collier.

Insure your crops with L. A. Stark, Hail insurance agent for New England Fire Insurance Co.

## Hospital Notes

Mr. Sanderson, Champion admitted June 17.

Mr. Wm. Dermott, Barons, born June 18, a daughter.

Peter Olland, Euchan, appendix operation on June 18

Vern Low, Carmangay appen-

dis operation June 20.

Mr. Howie, disch'd June 19.

Miss B. Closs, disch'd June 18.

## WINDSOR'S

601-11th Avenue West, Calgary

WE PAY CASH FOR YOUR

THE FOLLOWING PRICES 1. o. b. Calgary

Good used until the next issue of paper.

Eggs—Grade A Large .18c per dozen

Grade A Medium .16c per dozen

Grade B Large .16c per dozen

Grade B Medium .14c per dozen

Grade C Large .12c per dozen

Also buyrs of dressed poultry

Licence No. 115

F O R R E N T — N. W. 1, section 29

Township 14, Range 23, M.R. 1. Three

miles east of south of Lethbridge, Alberta.

For particular info. write E. Schmidt,

363 West Grand Ave.

Belvoir, W. S. A.

CHAMPION  
GROCERIA

Chateau Cream Cheese, half lb. package, each 18c

H. P. Sauce, small size, each 10c

Eagle Brand Blue Berries, large No. 10 tins \$1.00

Blue Ribbon Tea, per pound package 55c

Sugar Crisp Corn Flakes, 3 packages for 25c

Spearmint Toothpaste, per tube 10c

Fresh Lettuce, large heads 10c

Canned Apples, No. 2 1-2 tins, 2 for 35c

Strawberries now in for Canning

New Cabbage, Carrots, fresh Cukes  
and Tomatoes

E. LATIFF  
Phone 14

WHERE DOES ALL THE  
MONEY COME FROM?

★ ★

MORE than four and one-half million depositors

in Canada have "money in the bank". They are satisfied to leave their money on deposit because Canada's chartered banks are ready and able to pay back promptly every cent when the depositor calls for it.

These deposits in the chartered banks total roughly \$2,262,000,000—approximately 10 per cent. of which they carry in cash—in other words Bank of Canada money or "legal tender."

Some people do not fully understand banking operations and might ask:

1. What have the banks got to represent our deposits if they do not have it all in cash?

2. How can the banks repay my deposits, over \$2,000,000,000, if they have only cash on hand?

The answer to No. 1 is: Look at any bank balance sheet and you will see for yourself that a bank owns more than it owes. That is to say, a portion of its depositors' paid-off debts, or of its other debts paid, a balance would be left belonging to the shareholders.

That should answer your first question satisfactorily. And now

Look again at a bank balance sheet and you will see that in addition to the cash it holds, a bank owns a large quantity of cash which it can convert into cash by writing figures in a book? Or is it not a fact that you can call at your bank and take it away with you—in cash?

Suppose you are a farmer—let us say one acre and some round figures for illustration. You own 1/2 bushel at a dollar a bushel, or 50 cents an acre. You reap, say 20 bushels, worth a dollar a bushel. Leaving out your costs to simplify matters, your gain is 10 1/2 bushels equivalent to 50 dollars, which you deposit in your bank.

Do you regard this as just figures in a book?

It would be hard to convince any person that it is easy to earn a profit of new wealth, and his deposit which arose from his labour and production, is anything but real money.

It knows better, for he can buy things with it.

Where does all the money come from?

Your deposit is the measure of your own real wealth.

What then, does all the money come from? That question can best be answered by asking this one: Who owns it—and who gets it if you ever fail to pay it back?

Addressing ourselves to 4,749,000 depositors we answer: "This money is yours. You own it. When you call for it, you get it. When you ask for a cashing of Canadian banknotes, do you ever fail to get it promptly?"

We ask you, too: "Do you regard your deposit as figures in a book?"

Bank deposits reflect tangible wealth produced. Every dollar we owe to you—our depositors—is held by many dollars in real assets.

Canada's chartered banks not only serve the individual well, they are a great factor in the building of the nation.

THE CHARTERED BANKS  
OF CANADA

Your local branch bank manager will be glad to talk bank-ing with you. He will be glad to answer your questions, from the standpoint of his own experience.

## Life Insurance



Guardian of  
Canadian Homes

LA-98

This is the ninth of a series of messages sponsored by Life Insurance Companies operating in Canada. The tenth, to appear in two weeks' time, will discuss how women and children benefit from Life Insurance.

Q.—Are there restrictions as to what type of investments Life Insurance companies may make?

A.—Yes, all investments are subject to strict governmental regulation.

Q.—What is the total amount of Life Insurance funds invested in Canada?

A.—More than Two Billion Dollars.

Q.—Has Life Insurance in Canada fulfilled every guarantee 100 cents on the dollar?

A.—Yes, even through wars, epidemics and worldwide depressions.

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The Chronicle for Fine Job  
PRINTING